

[Date]

[Recipient Name]

[Title]

[Company Name]

[Address]

## **RE: Executive Summary - Comprehensive Coverage Gap Analysis**

Dear [Recipient Name],

Attached is the Comprehensive Coverage Gap Analysis for [Company Name]. This report provides an in-depth review of your current insurance portfolio compared against your existing risk profile and industry benchmarks.

The primary objective of this analysis was to identify potential vulnerabilities where current policy limits, terms, or exclusions may leave the organization exposed to uninsured financial loss.

### **Key Findings:**

- **Critical Gaps:** [Briefly list 1-2 major exposures found, e.g., Cyber Liability or Lack of Flood coverage].
- **Policy Alignment:** [Briefly mention if current limits meet or fall short of industry standards].
- **Operational Changes:** [Note if recent business growth has outpaced current coverage].

### **Top Recommendations:**

1. [Recommendation 1, e.g., Increase Umbrella Policy limits].
2. [Recommendation 2, e.g., Add Employment Practices Liability Insurance].
3. [Recommendation 3, e.g., Amend specific policy exclusions].

Addressing these gaps will significantly enhance your risk transfer strategy and provide greater financial certainty. I am available at your convenience to discuss the specific details of this report and prioritize the implementation of these recommendations.

Sincerely,

[Your Name]

[Your Title]

[Your Company]